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Commissioner for Patents, PO Box 1450,  
Alexandria VA 22313-1450 via fax number  
703-872-9306 on

January 6, 2003

Stephanie Harbin  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. 09/816,905  
(Attorney Docket No. GP-301003)

Filed March 26, 2001

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COMMERCIAL MORTGAGE CLOSING PROCESS

Examiner Geoffrey R. Akers

AMENDMENT IN RESPONSE TO PAPER NO. 2

Commissioner for Patents  
PO Box 1450  
Alexandria VA 22313-1450

This paper is a response to the Office Action mailed on September 25, 2003, wherein Claims 1-24 were rejected Claims 1-24 remain pending.

Remarks/Arguments begin on page 2 of this paper.

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